

PUBLIC SUBMISSION

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Docket: EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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General Comment

I understand that these regulations would limit IRA owners from investing in puts and calls. Puts and calls can be used to purchase and sell stocks in a safe manner, and they can produce additional income for investors in a very safe manner. I prefer to use puts and calls rather than buying or selling "at the market." I oppose these regulations that limit my freedom to invest my money as I chose.